

Listing of claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

1. (previously amended) A method of providing payment services in a four-corner model, the four-corner model comprising a plurality of entities including a root entity, a first participant, a second participant, a first customer, and a second customer, the first customer being a customer of the first participant, the second customer being a customer of the second participant, each entity being provided with a digital certificate and an associated private key, the method comprising:
the first customer completing a buyer's portion of a payment instruction, the payment instruction specifying a payment date;
the first customer signing the payment instruction with the associated private key of the first customer;
the first customer transmitting the payment instruction to the second customer;
the second customer completing a seller's portion of the payment instruction;
the second customer signing the payment instruction with the associated private key of the second customer;
the second customer transmitting the payment instruction to the second participant;
the second participant completing a second participant portion of the payment instruction;
the second participant signing the payment instruction with the associated private key of the second participant;
the second participant transmitting the payment instruction to the first participant;
the first participant executing the payment instruction on the payment date.
2. (original) The method of claim 1, wherein the payment instruction is a payment order instruction.
3. (original) The method of claim 1, wherein the payment instruction is a payment obligation instruction.
4. (original) The method of claim 1, wherein the payment instruction is a conditional payment order instruction.
5. (original) The method of claim 1, wherein the payment instruction is a conditional payment obligation instruction.

6. (original) The method of claim 1, wherein the payment instruction is a certified payment obligation instruction.
7. (original) The method of claim 1, wherein the payment instruction is a certified conditional payment obligation instruction.
8. (original) The method of claim 1 wherein the first customer executes a contract with the first participant defining roles and responsibilities in connection with payment services.
9. (original) The method of claim 1 wherein the second customer executes a contract with the second participant defining roles and responsibilities in connection with payment services.
10. (previously amended) A method of providing payment services, the method comprising:
providing a buyer with a plurality of payment instruments, each payment instrument having associated therewith a payment instruction;
the buyer choosing one of the payment instruments;
the buyer completing at least a first portion of a payment instruction message associated with the payment instrument chosen by the buyer, the payment instruction message specifying a payment date;
the buyer signing the payment instruction message with a private key corresponding to a digital certificate of the buyer;
the signed payment instrument being received by a bank; and
the bank executing the payment instruction on the payment date.
11. (original) The method of claim 10, wherein the selected payment instrument is a payment order.
12. (original) The method of claim 10, wherein the selected payment instrument is a payment obligation.
13. (original) The method of claim 10, wherein the selected payment instrument is a conditional payment order.
14. (original) The method of claim 10, wherein the selected payment instrument is a conditional payment obligation.
15. (original) The method of claim 10, wherein the selected payment instrument is a certified payment obligation.
16. (original) The method of claim 10, wherein the selected payment instrument is a certified conditional payment obligation.

17. (original) The method of claim 10, wherein the payment instrument is negotiable.
18. (previously amended) A method of providing payment services in a buyer to participant model, the model comprising a plurality of entities including a participant and a customer, the customer being a customer of the participant, each entity being provided with a digital certificate and an associated private key, the method comprising:
the first customer completing a buyer's portion of a payment instruction, the payment instruction specifying a payment date;
the first customer signing the payment instruction with the associated private key of the first customer;
the first customer transmitting the payment instruction to the participant
the participant completing a participant portion of the payment instruction;
the participant signing the payment instruction with the associated private key of the participant;
the participant executing the payment instruction on the payment date.
19. (previously amended) A method of providing payment services in a direct debit model, the direct-debit model comprising a plurality of entities including a participant, a first customer, and a second customer, the second customer being a customer of the participant, each entity being provided with a digital certificate and an associated private key, the method comprising:
the first customer completing a buyer's portion of a payment instruction, the payment instruction specifying a payment date;
the first customer signing the payment instruction with the associated private key of the first customer;
the first customer transmitting the payment instruction to the second customer;
the second customer completing a seller's portion of the payment instruction;
the second customer signing the payment instruction with the associated private key of the second customer;
the second customer transmitting the payment instruction to the participant;
the participant completing a participant portion of the payment instruction;
the participant signing the payment instruction with the associated private key of the participant;
the participant executing the payment instruction on the payment date.
20. (original) A method of providing payment services, the method comprising:
providing a buyer with a plurality of payment instruments comprising a payment order,

a payment obligation, a conditional payment order, a conditional payment obligation, a certified payment obligation, and a certified conditional payment obligation, wherein each payment instrument has an associated payment instruction;

the buyer choosing one of the payment instruments;

the buyer completing at least a first portion of a payment instruction message associated with the payment instrument chosen by the buyer, the payment instruction message specifying a payment date;

the buyer signing the payment instruction message with a private key corresponding to a digital certificate of the buyer;

the signed payment instrument being received by a bank; and

the bank executing the payment instruction on the payment date.

21. (original) The method of claim 20, wherein the payment instrument is negotiable.